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"Mr. President-It may seem, sir, that the subject assigned to me-'Greater New York'-requires, for its consideration, a somewhat violent turn in the current of sentiment invited by the principal toast of the evening. It is, to my mind, a fortunate circumstance that this is not true. This is peculiarly an occasion of patriotic memories and inspirations. And can anything, sir, appeal more powerfully to the patriotic pride and enthuslasm of a citizen of this Empire State than does the splendid conception, now June 1. about to be realized, of a colossal metropolis, an imperial city; the first in TRANSACT A GENERAL BANKING the world for its beauty, culture, order and progress, and the second in size and population: It is, however, a mat-Commercial and Traveler's Letters ter calling still more for congratulation that the same grand old party that brought a new, stronger and greater Union out of the chaos of war has also been privileged to create a July 1, new and Greater New York.

"Let us consider, sir, for a moment, the real meaning of this fascinating conception of great capital city, a metropolis every way worthy of the greatest nation of the world, now definitely embodied in a charter, and only requiring some formalities of legislation for its consummation. Statisties, ordinarily dry, become luminous and entertaining when they are illustrative of facts possessing vital interest for the average citizen. Here we have the scheme of a mammoth municipality, embracing three cities, a part of five counties, an area of 359 square miles, a population of 3,100,000, a valuation of taxable property of \$2,583,324,-329, and a wharfage front of 75 miles. The bringing of this vast area and immense population, so long disturbed by a multiplicity of conflicting authorities, under one general administration with the equal and uniform exercise of the judicial, sanitary and police functions of city government, will be the unrivaled achievement of the last quarter of the century, unless it shall be thrown into comparative shade by Oct. 9. In Blocks to suit Purchasers. the timely consummation of that more

splendid scheme of a great American inter-oceanie canal. "Our only successful single rival in population is London. But as our rate of increase is much greater than hers we will undoubtedly show her our heels within the next two decades. I predict with equal confidence that London will find our pace a killing one in the race for commercial and finan-The Hawaiian Safe Deposit cial supremacy. As a nation we have already captured first place from Great Britain in aggregate wealth. London will soon be forced to dip her colors Date. to the victorious emblem of the imperial American metropolis.

> "The Greater New York will start with a record of annual mercantile transactions amounting to \$40,000.000,-000. That is a pretty fair beginning for a new business enterprise. Then, the New York Clearing House, with its sixty-six constituent banks, shows annual transactions of more than \$31,-000,000,000, and average daily transact tions of over \$102,000,000. The signifiicance of these figures is reen when we recall the fact that the total annual exchanges of the whole country amount to only about \$50,000,000,000, The New York Sub-Treasury, which is also a member of the Clearing House, does an annual business of nearly \$3,000,000,000. Its transactions exceed those of even the Treasury at Wash- June 1. ington. I have not time to refer to the railroad and steamship companies; to the fifty national banks the ferty State banks, the twenty-five savings banks; to the twenty-four safe deposit companies, the tweaty-five trust companies, the numerous investment and loan companies, and the great and small life and fire insurance companies. The magnitude of these institutions is truly overwhelming.

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